

APRIL 2002

# Insight

For  
benefits  
administrators

## COBRA reminders

Please remember that when you mail a COBRA qualifying event letter you should include a copy of the current COBRA health and dental plan monthly premiums to assist the subscribers in making and implementing their COBRA decisions. Copies of the qualifying event letters should also be retained in the files in their entirety.

## Reminder for EAP providers

If your employer offers an *employee assistance program* (EAP) to its employees, please remind the EAP provider that, when referring employees covered by the State Health Plan for medically necessary behavioral health treatment, it is important to refer them to a provider within the APS Healthcare, Inc., (APS) network. Otherwise, the services will not be covered!

EAP providers need simply to call APS at 1-800-221-8699 to be directed to a national network of providers. Participating providers with APS are also listed on the Internet at [www.apshealthcare.com](http://www.apshealthcare.com). Once on APS' Web page, click on "Find a Clinician." The State Health Plan's access code is **statesc** (all lower case), which is required to view the current listing.

## APS maintains patient confidentiality

APS Healthcare, Inc., contract administrator for the State Health Plan's mental health and substance abuse program, is committed to ensuring the right to confidentiality of covered patients. Therefore, APS does not allow

(continued on Page 2)

## State Health Plan Physician Network termination

**Blue Ridge Emergency Physicians**, the practice that provides physician services at the Oconee Memorial Hospital Emergency Department in Seneca, has given notice that it will terminate its State Health Plan Network contract effective April 20, 2002. As is true of all non-participating practices, the Plan will pay benefits for covered services provided by this practice, but payment will be limited to the Network amount and will be made to the patient.

## Anesthesiology of Greenwood rescinds termination

Anesthesiology of Greenwood has notified the Employee Insurance Program that it will remain in the State Health Plan Physician Network.

South Carolina  
Budget and Control Board  
Employee Insurance Program



P.O. Box 11661  
Columbia, South Carolina 29211  
803-734-0678 • 1-888-260-9430  
[www.eip.state.sc.us](http://www.eip.state.sc.us)

# Health screenings ... coming to a location near you!

The State Health Plan's Prevention Partners has scheduled several of the popular health screenings across the state for 2002. In your January/February issue of *Insight*, you read about the value and benefits of participating in a screening ... and at a fraction of the normal costs associated with the same services. In this issue we've included the regional screening dates and locations for the rest of the year.

Full-time employees who are enrolled in the State Health Plan (including TERI participants) are eligible for this benefit for just a \$15 copayment. Spouses, dependents, retirees and HMO subscribers are not eligible. As always, employees' test results remain confidential.

If your worksite has a small number of employees or if some employees cannot make it to a screening you have already scheduled, they may participate in one of the regional screenings offered below. Registration forms are available from Prevention Partners at 803-737-3820 or from the EIP Web site at [www.eip.state.sc.us](http://www.eip.state.sc.us).

If your worksite would like to host a screening for just your employees, simply call Prevention Partners at the number above and they will fax you a screening request form. A minimum number of participating employees is required.

## 2002 regional health screenings

April 17 ..... Columbia  
May 15 ..... Spartanburg  
June 12 ..... Greenville  
June 26 ..... Hampton  
July 17 ..... Florence  
August 14 ..... Greenwood

September 18 ..... Columbia  
October 16 ..... Rock Hill  
November 6 ..... Beaufort  
November 20 ..... Darlington  
December 11 ..... Anderson

## Take the steps to good health

The 2002 Spring Wellness Walk is just around the corner! April 19 is coming up fast, and we hope your organization will be participating. Instructional packets, advertising posters and certificates for your participating employees are available. "Take the Steps to Good Health" t-shirts are also available for only \$7 each (plus tax)! Contact the State Health Plan's Prevention Partners at 803-737-3820 for these supplies.

And remember, if your group cannot host a wellness walk on April 19, your Prevention Partners coordinator or you may schedule the event for another date of your choice. Take the steps to good health with a Spring Wellness Walk!

## **APS confidentiality** *(continued from Page 1)*

its staff to discuss openly mental health and substance abuse issues regarding patient treatment, claims issues or pre-authorization of services.

These matters will only be discussed with a member or covered patient seeking care, a

custodial parent of a dependent under age 18, or with a spouse or family member when a signed release from the member/patient has been completed. If the member/patient is incapacitated, information may also be given to a person providing proof of power of attorney or guardianship on

behalf of the member. The provider seeing the member/patient may also obtain pre-authorization directly.

Please contact APS at 1-800-221-8699 if you have any questions or visit the Web site at [www.apshealthcare.com](http://www.apshealthcare.com).

# Despite rate increases, South Carolina still on track, survey reports

Rising health care costs are driving premiums higher in South Carolina as well as the rest of the nation. Even with additional cost-savings measures and Plan changes implemented during the past few years, health costs continue to rise. To assess the impact of cost trends on Plan premiums and to compare the State Health Plan's Standard plan to other states, the Employee Insurance Program conducted its annual survey.

Gathering information from each state's most populated non-HMO plan and/or the plan most similar to the Standard plan, findings indicated premiums for the State Health Plan remained favorable for 2002 in comparison to most other state health plans in the South region and across the nation. The chart below reflects premiums around the country by

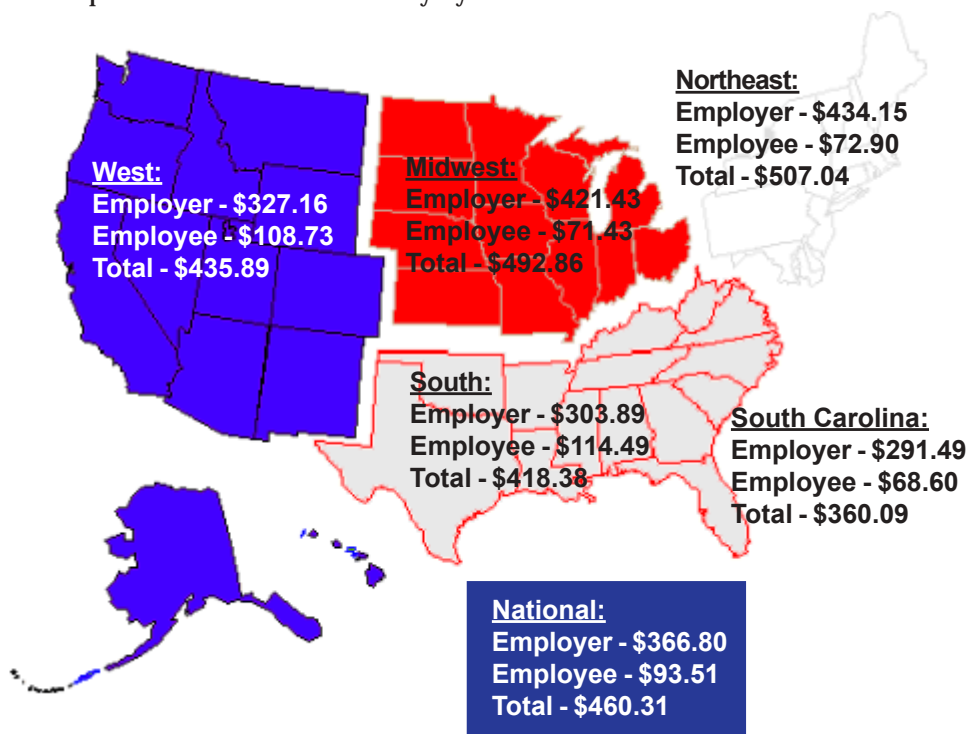
regions. The figures represent weighted averages, calculated based on levels of coverage and subscribers enrolled in each.

Across the nation, premium growth is being fueled by growth in health claim costs. For example, the State Health Plan's premiums rose approximately 13 percent from 2001 compared to 15.5 percent for the South as a region, which was slightly more than the national increase of 11.7 percent. In examining premium rates, 38 of 50 states were found to have a higher rate than the State Health Plan, and 11 of 14 states in the South region have a higher rate. The South's total rate of \$418.38 was the lowest of the four regions, although, on average, state employees in the South pay a slightly larger share of total health premiums than do those in other regions.

A full copy of the 50-state survey is available from the Employee Insurance Program by calling 1-800-260-9430 or by e-mailing Patrick Harvin, survey editor, at [pharvin@eip.state.sc.us](mailto:pharvin@eip.state.sc.us).

**State employee health plans—  
Rankings of average  
employee contribu-  
tions among Southern  
states, effective 1/1/02  
(from least to most  
expensive)**

1. West Virginia
2. **South Carolina**
3. Alabama
4. Texas
5. Florida
6. Georgia
7. Tennessee
8. Virginia
9. Mississippi
10. Kentucky
11. Oklahoma
12. North Carolina
13. Louisiana
14. Arkansas



## BAW conference

REMINDER: Please remember to mark your calendars for the upcoming "Benefits at Work" conference, scheduled for August 26-29, 2002! Look for your registration package and more details to arrive in the near future.

South Carolina Budget and Control Board  
Employee Insurance Program  
1201 Main Street, Suite 300  
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## Return Service Requested

### ***Insight***

is produced monthly by  
the South Carolina  
Budget and Control Board  
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& Means Committee**

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## Employees can check their MoneyPlu\$ accounts on the Internet!

Employees can now log onto the Internet to check their MoneyPlu\$ accounts at [www.hdr-rps.com](http://www.hdr-rps.com). From there, they should click on the flexible reimbursement plan participant link to go to the login screen.

Employees then enter their Social Security number, which is the user ID, and the 4-digit PIN (personal identification number) printed on their last semi-annual statement (issued in December 2001). If they cannot locate their PIN, they should contact Hunt, Dupree, Rhine & Associates, Inc., at 1-800-768-4372 to obtain another one.

MoneyPlu\$ data is updated on the Web site weekdays at 1:00 a.m. Employees who do not have Internet access may still check on their accounts by calling 1-800-768-4372 and speaking to a MoneyPlu\$ representative or by calling the automated voice response system at 1-800-413-6706.

